

Date: 08-Jan-2019

CUSTOMER PROPOSAL SHEET

Branch	FARIDABAD	Spoke		Channel	UCVD	Channel Name & Code	CHAUHAN MOTORS -- BKC0102
Total Live a/c of this Channel	1	O.D % & 60+ %	0	File Srcd. By Desgn.	SO + UCVD	File Sourced By	MANOJ DHANKAR EQM21631
Total Live a/c of SO/SSO	125	O.D % & 60+ %	0	Proposal Type	REFINANCE	Dealer Name	
Branch ED % (6 months)		1.08		Branch ED % (12 months)		4.55	

Borrower Details

Applicant Details									
Application No.	592233	Name	AASHISH	Gender	MALE	Date of Birth	01-Jan-1992	Mobile No.	9711652915
Martial Status	MARRIED	Father's Name	SUKHBIRSINGH	Address	SO SUKHBIR SINGH HNO 28 VILLAGE BADARPUR SAID BALLABGARH FARIDABAD HARYANA - 121004			Is Applicant our Existing Hirer/Co-app/ GTR	

Co-Applicant Details							
Name	BABITA	Date of Birth	25-May-1991	Mobile No.	9643094319	Father's Name	ASHISH
Address	W/O ASHISH H.NO 28, BADARPUR SAYED, BALLABGARH FARIDABAD HARYANA - 121004			Relationship with Applicant	Spouse	Is Co-Applicant our Existing Hirer/Co-app/ GTR	

Gurantor Details							
Name	NOT APPLICABLE	Date of Birth		Mobile No.		Father's Name	
Address				Relationship with Applicant		Is Gurantor our Existing Hirer/Co-app/ GTR	

Profile of Customer					
Profile	NON-STRATEGIC			Vehicle Category	LCATC

Valuation Details									
Valuation By	AUTO SCANTECHNICAL SERVICES	Date	03-Jan-2019	Amount	510000.00	Grid Value	480200.00	Cost of Asset	479000.00

KYC Details					
Name of Address Proof Encl.	PAN CARD, AADHAAR CARD	Name of ID Proof Encl.	AADHAAR CARD	Has the Original Checked	Yes

CIBIL Details					
CIBIL Score	809	CIBIL Status	Positive	CIBIL OD if any	0

New Vehicle Documents							
Proforma Invoice Amt	0	Margin Money Receipt	0	Dealer Inc Amount	0	Dealer Executive Inc Amt	0

Other Details					
Applicant					
Any Property Owned By	NO	Have we Collected Property Proof	NO	Does Applicant have free vehicle	NA
Working in Pvt/ Public/ Govt. Sector	NA	Have we Collected Copy of Salary Slip	NA	Original Prop. Doc taken as addtnl collateral	NA

Co-Applicant

Any Property Owned By	YES	Have we Collected Property Proof	YES	Does Applicant have free vehicle	NA
Working in Pvt/ Public/ Govt. Sector	NA	Have we Collected Copy of Salary Slip	NA	Original Prop. Doc taken as addtnl collateral	NA

Gurantor

Any Property Owned BNAy	NA	Have we Collected Property Proof	NA	Does Applicant have free vehicle	NA
Working in Pvt/ Public/ Govt. Sector	NA	Have we Collected Copy of Salary Slip	NA	Original Prop. Doc taken as addtnl collateral	NA

Asset Details

Source of purchase of the vehicle	Refinance	Source of Margin Money	SELF	Vehicle will be used by Customer or third party	CUSTOMER	Asset Type	GOODS
Name of current owner as per RC	AASHISH	Name of the Financier, if R.C has Endrmnt	EQUITAS SMALL FINANCE BANK LTD	Registration No.	HR 38 R9345	Vehicle Type	USED
Vehicle Make	EICHER	Vehicle Model	10.59	Year of Manufacture	2012	IDV	275556.00
Tax Expiry On	NO	FC Expiry On	07-Jun-2019	Permit Status	Surrender	Nature of Permit	National
Re-Registered / Duplicate RC	NO	Insurance	YES	Name of the Insurer	THE NEW INDIA ASSURANCE COMPANY LIMITED	Name of the current policy holder as per Insurance Copy	AASHISH
Insurance Expiry Date	03-Jun-2019	Form B Extract Encl	YES	Mention details if it has separate Reg. No.	NO		

Funding Amount

Funding Amount	303000.00	LTV %	63.26	Tenure	24	Reqd Repayable in Months	23	Advance EMI	NO
IRR %	22.03	Processing Fee	6257.00	Repayment Mode	NACH - 10	Insurance Pattern	BY CUSTOMER	Insur Prem Amt Deduction	NO
Paymt Favouring	Applicant	Payee Name	AASHISH	Paymt to Others details			Internal Adjust. Case	No	
Adjust. Case Agrmnt No.		Adjust. Case Cus Name		Settl. amt & bal as on date		Any waivers invol. apprvl	NA	REPO Asset	NA
CAP Deviation				Group Exposure Deviation					
Disburse based On	Endrosed RC			Challan No.					

Verifications

Dist From Equitas Branch To Applicant House(Kms)	18	Dist From Equitas Branch To Applicant Office(Kms)	18	Valid DL collected incase of CAT E Customer	Yes	De Dupe done	Yes
Veh DeDupe Done	Yes	FV to Applicat House	Yes	Field Visit to Applicant Office	Yes	Field Visit done by	Sales Officer
Field Visit Date	04-Jan-2019	Status of External FI	NA		FI Executed by	FRO	
FI Reason if Not Applicable)							

FI Score

Description	Yes/ No	Remarks
What was the applicant's of the earlier vehicle ?	YES	
If Yes, is it match with proposed vehicle ?	YES	
Vehicle Verification Done	YES	
Tele Verification (TVR) for Guarantor		
Does the proposed vehicle match with previous experience and application of customer ?	YES	
If No, then how is he going to manage vehicle ?		
Vehicle Verification Done By (Name & Emp Code)	YES	
TVR done by (Name & Emp Code)	YES	
Which Vehicle was he (Customer) driving earlier ?	YES	
Does he own commercial vehicle driving licence ?	YES	
Field Visit Date	YES	
Tele Verification (TVR) for Applicant / Co-applicant	YES	
Signature Verification done	YES	
Where will this vehicle run / attach / ply ?	YES	

Description	Yes/ No	Remarks
Visit By Branch Manager (Name & Emp Code)	YES	
Date of Verification	YES	
TVR Date	YES	

Deviation

DEVIATION TYPE	APPROVER AUTHORITY
IRR	ZM
FI NETURAL	
PROCESSING FEE	ZM
INSURANCE EXPIRED	
LTV	
INTER STATE RC	
CREDIT SHIELD NILL	
FC EXPIRED	
RSD WAIVER	
AGE	
DUPLICATE RC	
CIBIL OD	
INTERNAL ADJUSTMENT	
GEO LIMIT	
TENURE	
FI NEGATIVE	
GROUP EXPOSURE	

DEVIATION TYPE	APPROVER AUTHORITY
IDV IS LOWER THAN FUNDING AMOUNT	

Recommendations of Credit Manager / Officer

Recommendations of Branch Manager BM

Recommendations of Approving Authority

Equitas Insurance Calculator -

Customer Name	AASHISH
Branch Name	FARIDABAD
Vehicle Make	EICHER
Vehicle Model	10.59
Date of Registration	
Policy Start Date	
Place of Registration	
Gross Vehicle Weight in Kg	
Seating Capacity	
Fuel Type	
Body Type	
Reason for Renewal	
(A)	
IDV (Rs.)	
Rate (Zone A) (%)	
Basic Premium (Rs.)	
Extra KGs (Rs.)	
Basic (Rs.)	
OD Basic (Rs.)	
Discount - (%) (Rs.)	
OD Premium (Rs.)	
(B)	
TP Premium (Rs.)	
Seating Charge (Rs.)	
Owner/Driver/Conductor(Rs.)	
Total TP Premium (Rs.)	
Total	
Sub Total (A+B) (Rs.)	
GST (Rs.)	
Total Insurance Premium (Rs.)	